

**Fill in this information to identify the case:**Debtor 1 MICHELLE A. MERELLADebtor 2  
(Spouse, if filing) \_\_\_\_\_United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 19-23519GLT**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

**Name of creditor:** PNC BANK NA **Court claim no. (if known):** 16-2

**Last 4 digits** of any number you use to identify the debtor's account 6 7 1 7

**Property Address:** 127 DOMINION LN  
WEST NEWTON PA 15089

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>14,852.59</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>14,852.59</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>14,852.59</u>


**Part 3: Postpetition Mortgage Payment***Check one*

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$492.75

The next postpetition payment is due on

10 / 1 / 2024  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 MICHELLE A. MERELLA  
Name

Case number (if known) 19-23519GLT

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 02/03/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email [cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)

Debtor 1 **MICHELLE A. MERELLA**  
NameCase number (if known) **19-23519GLT****Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
05/25/2022	1235204	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	164.77
07/26/2022	1241162	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	86.52
08/24/2022	1244046	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	510.61
10/25/2022	1249729	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	916.88
11/23/2022	1252522	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	496.74
01/26/2023	1257995	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	214.30
02/23/2023	1260585	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	494.49
03/28/2023	1263372	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	495.81
04/25/2023	1266180	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	640.35
05/25/2023	1269050	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	638.87
06/26/2023	1271939	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	614.02
07/25/2023	1274683	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	602.60
08/25/2023	1277465	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	601.17
09/26/2023	1280196	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	370.52
10/25/2023	1282906	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	179.06
11/27/2023	1285584	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	701.47
12/21/2023	1288158	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	367.87
01/26/2024	1290854	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	508.89
02/26/2024	1293498	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	592.60
03/26/2024	1296149	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	35.68
04/25/2024	1298812	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	902.58
05/29/2024	1301519	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	588.49
06/25/2024	1304045	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	386.03
08/26/2024	1309212	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,115.23
09/25/2024	1311811	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	534.90
10/25/2024	1314338	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	371.18
11/25/2024	1316902	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	323.96
12/23/2024	1319294	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.03
01/28/2025	1321798	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	819.97
				<u>14,852.59</u>

**MORTGAGE REGULAR PAYMENT (Part 3)**

12/23/2019	1143844	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	563.88
01/28/2020	1147305	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	566.87
02/25/2020	1150830	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	262.09
03/23/2020	1154313	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	524.03
04/27/2020	1157760	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	523.91
05/26/2020	1161094	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	201.05
08/25/2020	1170428	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	295.94
11/24/2020	1179685	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	765.89
12/21/2020	1182624	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	765.64
02/22/2021	1188737	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	765.23
03/26/2021	1192046	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	913.15
04/26/2021	1195281	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	913.04
05/25/2021	1198392	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	921.40
06/25/2021	1201579	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	913.11
07/26/2021	1204780	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	967.05
08/26/2021	1207928	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	967.45
10/25/2021	1214104	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,920.49
12/23/2021	1220215	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	952.84
01/26/2022	1223278	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	795.83
02/23/2022	1226151	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	776.36
03/25/2022	1229122	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
04/26/2022	1232161	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
05/25/2022	1235204	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
06/27/2022	1238226	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	35.30
07/26/2022	1241162	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	950.20
08/24/2022	1244046	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
10/25/2022	1249729	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	985.50
11/23/2022	1252522	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
01/26/2023	1257995	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	985.50
02/23/2023	1260585	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
03/28/2023	1263372	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75

Debtor 1 **MICHELLE A. MERELLA**  
Name

Case number (if known) **19-23519GLT**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
04/25/2023	1266180	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
05/25/2023	1269050	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
06/26/2023	1271939	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
07/25/2023	1274683	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
08/25/2023	1277465	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
09/26/2023	1280196	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
10/25/2023	1282906	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
11/27/2023	1285584	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
12/21/2023	1288158	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
01/26/2024	1290854	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
02/26/2024	1293498	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
03/26/2024	1296149	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
04/25/2024	1298812	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
05/29/2024	1301519	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
06/25/2024	1304045	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	492.75
08/26/2024	1309212	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	985.50
				<u>30,057.75</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

MICHELLE A. MERELLA  
127 DOMINION LANE  
WEST NEWTON, PA 15089

KENNETH STEIDL ESQ  
STEIDL & STEINBERG PC  
436 SEVENTH AVE STE 322  
KOPPERS BUILDING  
PITTSBURGH, PA 15219

PNC BANK NA  
PO BOX 94982  
CLEVELAND, OH 44101

MANLEY DEAS KOCHALSKI LLC  
PO BOX 165028  
COLUMBUS, OH 43216-5028

2/3/25

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee